

FILED
3/25/24 12:01 pm
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U.S. BANKRUPTCY
COURT - WDPA

IN THE UNITED STATES BANKRUPTCY COURT
FOR THE WESTERN DISTRICT OF PENNSYLVANIA

| | | |
|------------------------------------|---|-----------------------|
| IN RE: |) | Case No. 23-22786 GLT |
| |) | Chapter 13 |
| Jared L. Kemp, |) | Docket No. 26 |
| <i>Debtor(s)</i> |) | |
| |) | |
| |) | |
| Jared L. Kemp, |) | |
| <i>Movant(s)</i> |) | |
| |) | |
| vs. |) | |
| |) | |
| Ronda J. Winnecour, Esq., Trustee, |) | |
| <i>Respondent(s)</i> |) | |

**CONSENT ORDER APPROVING DEBTOR TO FINANCE A NEW OR USED
VEHICLE**

AND NOW, to wit, this 25th day of March, 2024, it is
hereby ORDERED, ADJUDGED, and DECREED, that:

1. The Debtor is approved to obtain a loan for no more than \$25,000.00, with a monthly payment of no more than \$500.00 and an interest rate of no more than 21% to be used to purchase a new or used motor vehicle or incur a new vehicle lease;
2. The Debtor's lease for his 2019 Jeep Grand Cherokee matured in August 2023 and needs to purchase or replace the vehicle;
3. The vehicle must be purchased within 60 days of the date of this order;
4. Within 15 days of the financing of the motor vehicle:
 - a. The Debtor will file a report of financing;
 - b. The Debtor does not have prearranged vehicle financing. The Debtor will file an adequate protection order providing for the expedient start of payments for the new vehicle loan which will authorize the chapter 13 trustee to begin the distribution of adequate protection payments by the Trustee during the next distribution cycle practicable and each monthly cycle thereafter pending confirmation of the pending plan;
 - c. The Debtor shall file an amended Chapter 13 Plan, which includes the new vehicle loan, within 10 days after the vehicle has been purchased.

5. To ensure the prompt and timely payment of the automobile loan, Debtor shall make a supplemental payment to the chapter 13 trustee within 7 days of filing the report of financing (and each month thereafter as necessary) in an amount sufficient for the trustee to cover the installments due on the loan. The supplemental payments shall be in addition to the regular plan payment, pending confirmation of the amended plan.

Dated: 3/25/24



Honorable Gregory Taddono hct
U.S. Bankruptcy Judge

/s/ Kate Desimone
Counsel for the Chapter 13 Trustee

/s/ Kenneth Steidl
Kenneth Steidl, Esquire
Attorney for the Debtor

In re:
Jared L. Kemp
Debtor

Case No. 23-22786-GLT
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-2
Date Rcvd: Mar 25, 2024

User: auto
Form ID: pdf900

Page 1 of 2
Total Noticed: 1

The following symbols are used throughout this certificate:

| Symbol | Definition |
|--------|--|
| + | Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP. |

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Mar 27, 2024:

| Recip ID | Recipient Name and Address |
|----------|--|
| db | + Jared L. Kemp, 312 Harding St., Lower Burrell, PA 15068-2404 |

TOTAL: 1

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI).

NONE

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Mar 27, 2024

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on March 25, 2024 at the address(es) listed below:

| Name | Email Address |
|-------------------------------------|--|
| Denise Carlon | on behalf of Creditor PENNYMAC LOAN SERVICES LLC dcarlon@kmlawgroup.com |
| Jeffrey Hunt | on behalf of Creditor Peoples Natural Gas Company LLC ecfpeoples@grblaw.com PNGbankruptcy@peoples-gas.com |
| Kenneth Steidl | on behalf of Debtor Jared L. Kemp julie.steidl@steidl-steinberg.com ken.steidl@steidl-steinberg.com;ifriend@steidl-steinberg.com;asteidl@steidl-steinberg.com;todd@steidl-steinberg.com;rlager@steidl-steinberg.com;awerkmeister@steidl-steinberg.com;amattish@steidl-steinberg.com |
| Office of the United States Trustee | ustpregion03.pi.ecf@usdoj.gov |
| Ronda J. Winnecour | cmecf@chapter13trusteedpa.com |

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Date Rcvd: Mar 25, 2024

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Total Noticed: 1

TOTAL: 5